Case 16-31012-KCF Doc 71 Filed 03/08/18 Entered 03/09/18 00:49:02 Desc Imaged UNITED STATES BANKRUPT CYTHIS BETTER NOTICE Page 1 of 4 DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) Powers Kirn, LLC ecf@powerskirn.com Order Filed on March 6, 2018 by Clerk 728 Marne Highway, Suite 200 U.S. Bankruptcy Court Moorestown, NJ 08057 District of New Jersey 856-802-1000 Case No.: 16-31012-KCF In Re: Hearing Date: 02/28/2018 Aura Castro Judge: Honorable Kathryn C. Ferguson Chapter: 13

ORDER CURING ARREARS AND PROVIDING FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: March 6, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge Case 16-31012-KCF

Doc 71

Filed 03/08/18 Certificate of Notice

Entered 03/09/18 00:49:02 Desc Imaged Page 2 of 4

Page 2

Debtor: Aura Castro

Case No.: 16-31012-KCF

Caption of Order:

ORDER CURING ARREARS AND PROVIDING FOR FURTHER DEFAULT

Upon the motion of Powers Kirn, LLC, Attorney for Cenlar FSB servicing agent for iServe Residential Lending, LLC, debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

Debtor(s) shall commence curing post petition arrears through February 1, 2018, in the sum of \$17,881.47 which is itemized as follows:

Qty	Item	Amount	(From - To)	Extended	
				Amount	
6	Payments @	\$2,526.74	(08/01/2017 -		\$15,160.44
			01/01/2018)		
1	Payments @	\$2,721.03	(02/01/2018 -	=	\$2,721.03
			02/01/2018)		
	Less suspense	\$1,478.27		=	<u>\$-1,478.27</u>
	Arrears to Cure:			=	\$16,403.20

- Debtor(s) shall make an immediate payment of \$10,000.00 towards the arrears set forth above. 2.
- Post petition arrears of \$6,403.20 shall be cured through the debtor(s)' plan and are hereby added 3. to the claim filed by the mortgagee.
- The debtor(s) shall file a Modified Chapter 13 Plan within fourteen (14) days of the entry of this 4. order providing for the payment of the amount set forth in paragraph three (3) along with payment in full of the prepetition arrears due claimed by iServe Residential Lending, LLC, in the amount of \$46,781.68 as set forth in Claim #6.
- 5. Debtor(s) shall resume regular monthly mortgage payments starting on March 1, 2018, in accordance with the terms of the Note, Mortgage, and any Modification Agreement(s), if applicable.
- The mortgagee is awarded a counsel fee and costs of \$531.00 on this application, which sum shall 6. be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

Case 16-31012-KCF Doc 71 Filed 03/08/18 Entered 03/09/18 00:49:02 Desc Imaged Page 3 Certificate of Notice Page 3 of 4

Debtor: Aura Castro Case No.: 16-31012-KCF

Caption of Order: ORDER CURING ARREARS AND PROVIDING FOR FURTHER DEFAULT

7. Should debtor(s) default in any payment for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtor and debtor's attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.

8. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

Case 16-31012-KCF Doc 71 Filed 03/08/18 Entered 03/09/18 00:49:02 Desc Imaged

Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Aura Castro Debtor Case No. 16-31012-KCF Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Mar 06, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2018.

db +Aura Castro, 5304 Emerson Street, Piscataway, NJ 08854-4623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2018 at the address(es) listed below:

docs@russotrustee.com Albert Russo

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

Russell L. Low on behalf of Debtor Aura Castro rbear611@aol.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

William M. E. Powers, III on behalf of Creditor Cenlar FSB servicing agent for iServe

Residential Lending, LLC ecf@powerskirn.com

William M. E. Powers, III on behalf of Loss Mitigation ISERVERESLND ecf@powerskirn.com William M.E. Powers on behalf of Creditor Cenlar FSB servicing agent for iServe Residential

TOTAL: 8

Lending, LLC ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Cenlar FSB servicing agent for iServe Residential Lending, LLC ecf@powerskirn.com